

Document Page 1 of 13  
**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

*April 1, 2020*

Evans, Lois Joyce

Case No. 20-20387-CMB

Reporting Period: 10-1-20

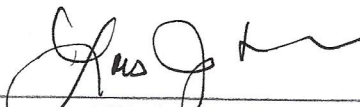
**MONTHLY OPERATING REPORT**  
**(INDIVIDUAL WAGE EARNERS)**

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)		
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)		
Bank Reconciliation			
Copies of bank statements		✓	
Cash disbursements journals			
Copies of tax returns filed during reporting period			
Summary of Unpaid Postpetition Debts	MOR- 4		
Debtor Questionnaire	MOR- 5		

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

  
 Signature of Debtor

*10-1-20*  
 Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)  
 (10/00)



Evans, Lois Joyce

Case No. 20-20387-CMB

Debtor

Reporting Period: April, 2020**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
<b>Cash - Beginning of Month</b>	1,346.06	
<b>RECEIPTS</b>		
Wages (Net)	49,087.76	59,889.76
Interest and Dividend Income	.37	.37
Alimony and Child Support		
Social Security and Pension Income		
Sale of Assets		
Other Income (attach schedule)		13,072.88
<b>Total Receipts</b>	49,088.32	73,062.81
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)	5,000.00	10,000.00
Rental Payment(s)		
<b>Other Secured Note Payments</b>		
Utilities	2,970.43	
Insurance	362.00	453.00
Auto Expense	811.00	811.00
Lease Payments		
IRA Contributions		
Repairs and Maintenance		
Medical Expenses		
Household Expenses	2,120	5,163.00
Charitable Contributions		
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment		
Gifts		
Other (attach schedule)		12,500.00
<b>Total Ordinary Disbursements</b>	11,203.61	29,400.01
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
<b>Total Reorganization Items</b>	11,203.61	29,400.61
<b>Total Disbursements (Ordinary + Reorganization)</b>	37,884.71	43,462.20
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>		
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	39,238.77	



Evans, Lois Joyce

Debtor

Case No. 20-20387-CMB

Reporting Period:

April, 2020

### STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
<b>Federal</b>						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
<b>Total Federal Taxes</b>						
<b>State and Local</b>						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
<b>Total State and Local</b>						
<b>Total Taxes</b>						

### SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
<b>Total Postpetition Debts</b>						

Explain how and when the Debtor intends to pay any past-due postpetition debts.

\*"Insider" is defined in 11 U.S.C. Section 101(31).

FORM MOR-4  
(9/99)



Evans, Lois Joyce

Debtor

Case No. 20-20387-CMB

Reporting Period: April, 2020

### ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

### DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.		
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.		



Case No. 20-20387-CMB

Evans, Lois Joyce

Debtor

Reporting Period: April, 2020

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
<b>Other Reorganization Expenses</b>		





L JOYCE EVANS  
113 BURRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER: ~~167559586~~  
STATEMENT DATE: 03/22/20 THRU 04/21/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY  
(724) 933-6900

ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	1,276.76-	22,211.70	48,207.01	24,718.55	8,831.33	0.05%	0.37
EVERYTHING SV	630.36	402.50	500.19	728.05	460.68	0.49%	0.19

SEQUENTIAL CHECK LISTING

(\*INDICATES A BREAK IN THE CHECK SEQUENCE)

CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT	CHECK #	CHK AMOUNT
2349	3,500.00	2464 *	12,000.00				

EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/22	POS VENMO	200.00	04/08	ECK ARMSTRONG UTIL 1222528268	149.50
	MC 8558124430 NY			8772775711	
03/22	FEE POS OVERDRAFT FEE	36.00	04/11	POS COSTCO WHSE #03	126.18
03/22	POS DAVES COUNTRY ME	106.10		PIN CRANBERRY TPK PA	
	MC VALENCIA PA		04/11	POS ARBYS #1773 WARR	13.34
03/22	FEE POS OVERDRAFT FEE	36.00		PIN WARRENDALE PA	
03/22	FEE CONTINUOUS OD (4 DAYS @ \$9)	36.00	04/14	POS APPLE.COM/BILL	0.99
03/23	POS CVS/PHARMACY #02	11.34		MC 1111111111 CA	
	MC 800-746-7287 PA		04/15	DIR CAPGEMINI 1222575929	45,315.14+
03/23	FEE POS OVERDRAFT FEE	36.00		REG.SALARY	
03/23	DIR VIVINT J203754038	74.19	04/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00
	VIVINT			TO 41674599586	
03/23	FEE OVERDRAFT FEE	36.00	04/15	ONL TRANSFER DOLLAR BANK INTERNET	750.00
03/26	POS APPLE.COM/BILL	40.62		TO 51674652449	
	MC 866-712-7753 CA		04/15	ONL TRANSFER DOLLAR BANK INTERNET	125.00
03/26	FEE POS OVERDRAFT FEE	36.00		TO 51674652324	
03/26	DIR NEW YORK LIFE 1135582869	151.00	04/15	POS APPLE.COM/BILL	11.74
	INS. PREM.			MC 866-712-7753 CA	
03/26	FEE NSF FEE	36.00	04/15	POS PAYPAL *TIFFANYC	364.00
03/27	RET NEW YORK LIFE	151.00+		MC 4029357733 CA	
03/31	DIR CAPGEMINI 1222575929	2,740.50+	04/16	POS VENMO	200.00
	REG.SALARY			MC 8558124430 NY	
04/02	POS IPHONE CITIZENSO	64.50	04/17	POS VENMO	300.00
	MC BRIDGEPORT CT			MC 8558124430 NY	
04/03	POS LINS ORIENTAL EX	38.98	04/17	ECK WESTVIEW WATER 1256000510	338.27
	MC WEXFORD PA			WEB PAY	
04/03	DIR NEW YORK LIFE 1135582869	151.00	04/19	POS CENCIS PIZZERIA	65.89
	RETRY PYMT			MC WEXFORD PA	
04/03	ECK MACYS CITIAUTFDR	100.00	04/20	POS APPLE.COM/BILL	13.90
	AUTO PYMT			MC 866-712-7753 CA	
04/04	POS APPLE.COM/BILL	35.26	04/20	POS APPLE.COM/BILL	3.20
	MC 866-712-7753 CA			MC 866-712-7753 CA	
04/04	POS APPLE.COM/BILL	9.99	04/20	POS APPLE.COM/BILL	10.69
	MC 866-712-7753 CA			MC 866-712-7753 CA	





PAGE 2

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EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
04/20	POS APPLE.COM/BILL	10.67	04/20	ECK BILLPAY-COLGASPA 0000000160	587.88
	MC 866-712-7753 CA			UTIL-PMNT	
04/20	POS APPLE.COM/BILL	10.69	04/21	CHK 2349 SEQ# 18001288	3,500.00
	MC 1111111111 CA		04/21	DIR VIVINT J203754038	74.19
04/20	CHK 2464 SEQ# 18025588	12,000.00		VIVINT	
04/20	DIR FIRSTENERGY OPCO 2341968288	1,820.59	04/21	INT INTEREST CREDIT	0.37+
	FE ECHECK				

EVERYTHING SAVINGS ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/29	ATM OM SHIVA FIN 3580 WASHING	102.50	04/15	ONL TRANSFER DOLLAR BANK INTERNET	500.00+
	FINLEYVILLE PA			FROM 51674599586	
04/01	ONL TRANSFER DOLLAR BANK INTERNET	300.00	04/21	INT INTEREST CREDIT	0.19+
	TO 51674652449				

2020 TAX INFORMATION:

EVERYTHING CK:	INTEREST CREDITED YEAR-TO-DATE	0.61+	INTEREST WITHHELD YEAR-TO-DATE	0.00
EVERYTHING SV:	INTEREST CREDITED YEAR-TO-DATE	0.85+	INTEREST WITHHELD YEAR-TO-DATE	0.00

REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	216.00	576.00
TOTAL RETURNED UNPAID ITEM FEES	36.00	36.00

ACCOUNT BALANCES MAINTAINED DURING MARCH

(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING	CHECKING	SAVINGS	SAVINGS	COMBINED
MINIMUM	AVERAGE	MINIMUM	AVERAGE	AVERAGE
\$2,112.01-	\$82.19	\$130.16	\$438.04	\$520.23

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.





PAGE 3

~~XXXXXX~~586

BANKING CARD ACTIVITY FOR MARCH

THERE ARE NO CHARGES FOR BANKING CARD USE IN MARCH

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
ATM ACTIVITY (ATM)				
-NON-DOLLAR ATM ACTIVITY			1	.00
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	7	.00		
-MASTERCARD PURCHASES (MC)	20	.00		
	<hr/>	<hr/>		
THE TOTAL CHARGE:	27	.00	1	.00

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR MARCH.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND EARN MONEY WHEN THEY OPEN AN EVERYTHING CHECKING ACCOUNT. PLUS, THEY'LL EARN MONEY NOW TOO DURING OUR SPECIAL OFFER. VISIT [DOLLAR.BANK/400](http://DOLLAR.BANK/400).





1-888-910-4100

Call Citizens' PhoneBank anytime for account information, current rates and answers to your questions.

Checking Account Statement

1 OF 2

Beginning August 26, 2020  
through September 24, 2020

US002 BR934

LOIS JOYCE EVANS  
113 BURRY AVE  
BRADFORDWOODS PA 15015-1239

## Checking

### SUMMARY

#### Balance Calculation

Previous Balance	3,934.98
Checks	.00 -
Withdrawals & Debits	280.48 -
Deposits & Credits	.00 +
<b>Current Balance</b>	<b>3,654.50 =</b>

LOIS JOYCE EVANS  
DIP CHAPTER 11  
BANKRUPTCY CASE 20 20387 CMB  
**One Deposit Checking**  
~~68145-922-6~~

The \$9.99 monthly maintenance fee is waived when you make at least 1 deposit that is posted before the end of your statement period.  
No deposit made.

Your next statement period will end on October 26, 2020.

Previous Balance  
3,934.98

### TRANSACTION DETAILS

#### Withdrawals & Debits

##### ATM/Purchases

Date	Amount	Description
08/26	41.80	1509 POS Debit - 302449 CVS/Pharmacy # Wexford PA
08/28	4.57	1509 Dbt Purchase - 1 Chick-Fil-A #01583cranberry Twppa
09/10	50.94	1509 Dbt Purchase - 962200 Bp#9622747bp Oil 9wexford PA
09/14	30.00	1509 Dbt Purchase - 260300 Best Brows Glen Allen VA
09/21	47.33	1509 Dbt Purchase - 001 Exxonmobil 4203warrendale PA
09/21	4.76	1509 POS Debit - 430055 Market Distric Wexford PA
09/21	83.09	1509 POS Debit - 430008 Market Distric Wexford PA
09/22	5.00	1509 POS Debit - 203352 Www.CVS.Com 888-607-42 87 IN

##### Other Withdrawals & Debits

Date	Amount	Description
09/24	9.99	Monthly Maintenance Fee
09/24	3.00	Service Charge
		Statement Delivery

⊖ Total Withdrawals & Debits  
280.48  
=  
Current Balance  
3,654.50

#### Daily Balance

Date	Balance	Date	Balance
08/26	3,893.18	09/14	3,807.67
08/28	3,888.61	09/21	3,672.49
09/10	3,837.67		
		09/22	3,667.49
		09/24	3,654.50

**Citizens Bank****1-888-910-4100**Call Citizens' PhoneBank anytime for account information,  
current rates and answers to your questions.**2** OF 2Beginning August 26, 2020  
through September 24, 2020*Checking continued from previous page***NEWS FROM CITIZENS**

--Saving can be easier than you think! With small changes in your spending, your savings can really add up! Packing your lunch 3x per week vs. eating out (on average a \$10 expense) could add up to \$1,560 in savings at the end of one year. Make a goal to pack your lunch a few times a week and set up an automatic transfer to your savings for the amount you saved and watch your savings add up! For more information visit a branch or call 888-821-3900. Member FDIC.

LOIS JOYCE EVANS

DIP CHAPTER 11

BANKRUPTCY CASE 20 20387 CMB

**One Deposit Checking**

631445-922-6



## Checking Account Balance Worksheet

Before completing this worksheet, please be sure to adjust your checkbook register balance by

- Adding any interest earned
- Subtracting any fees or other charges

**1** Your current balance on this statement

\$ \_\_\_\_\_ Current Balance

**2** List deposits which do not appear on this statement

Date	Amount	Date	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**+** \$ \_\_\_\_\_ Total of 2

**3** Subtotal by adding 1 and 2

**=** \$ \_\_\_\_\_ Subtotal of 1 and 2

**4** List outstanding checks, transfers, debits, POS purchases or withdrawals that do not appear on this statement

Date/ Check No.	Amount	Date/ Check No.	Amount
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

**-** \$ \_\_\_\_\_ Total of 4

**5** Subtract 4 from 3. This should match your checkbook register balance

**=** \$ \_\_\_\_\_ Total

## CUSTOMER SERVICE

If you have any questions regarding your account or discover an error, call the number shown on the front of your statement or write to us at the following address:

**Citizens Bank**  
Customer Service Center  
P.O. Box 42001  
Providence, RI 02940-2001

## Change of Address

Please call the number shown on the front of your statement to notify us of a change of address.

## DEPOSIT ACCOUNTS ARE NON-TRANSFERABLE

Personal deposit accounts, such as CD's and savings accounts, cannot be transferred to another person or to a corporate entity.

## In Case of Errors or Questions About Your Electronic Transfers

(For Consumer Accounts Used Primarily For Personal, Family or Household Purposes) Telephone us at the customer service number provided on Page 1 of this statement or write to us at the customer service address provided as soon as you can, if you think your statement or receipt is wrong or if you need more information about an electronic transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number, if any.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error and, if possible, the date it appeared on your statement or receipt.
- It will be helpful to us if you also give us a telephone number at which you can be reached in case we need any further information.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

[For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.]

## OVERDRAFT LINES OF CREDIT

### BILLING RIGHTS SUMMARY

#### What To Do If You Think You Find a Mistake On Your Statement:

If you think there is an error on your statement write to us at the customer service address provided as soon as possible.

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of Problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error the following are true:

- We cannot try to collect the amount in question or report you as delinquent on that amount.
- The charge in question may remain on your statement and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

## INTEREST CHARGE CALCULATIONS FOR OVERDRAFT LINE OF CREDIT ACCOUNTS BASED ON AVERAGE DAILY BALANCE COMPUTATION METHOD

### Calculating your Interest Charge

We calculate the interest charge on your Overdraft Line by applying the Daily Periodic Rate to the Average Daily Balance. Then, we multiply that result by the number of days in the billing cycle in which a balance is owed on your Overdraft Line. This gives us the total interest charge for that billing period.

### Calculating your Average Daily Balance

To calculate the average daily balance, we take the beginning balance of your Overdraft Line each day (which does not include any unpaid interest charges or fees), add any new loan advances as of the date of those advances and subtract any payments or credits. This gives us the daily balance. Then, we add all the daily balances for the billing cycle together and divide the total by the number of days in the billing cycle. This gives us the average daily balance of your account.

### Credit Bureau Reporting

We may report information about your Overdraft Line to credit bureaus for each joint account holder of your checking account. Late payments, missed payments, or other defaults on your Overdraft Line may be reflected in your credit report.

**Thank you for banking with Citizens Bank.**



L JOYCE EVANS OR  
SAMUEL EVANS  
113 BURRY AVE  
BRADFORDWOODS PA 15015-1239

ACCOUNT NUMBER: 167452449  
STATEMENT DATE: 03/17/20 THRU 04/16/20  
PINE TOWNSHIP OFFICE  
11974 PERRY HIGHWAY  
(724) 933-6900

#### ACCOUNT SUMMARY

	BALANCE PRIOR STATEMENT	CHECKS PAID AND OTHER DEBITS	DEPOSITS AND OTHER CREDITS	BALANCE THIS STATEMENT	AVG COLLECTED BALANCE	ANNUAL PERCENTAGE YIELD EARNED	INTEREST EARNED
EVERYTHING CK	224.45	668.86	1,050.00	605.59	51.46	0.00%	0.00
EVERYTHING SV	0.00	0.00	0.00	0.00	0.00	0.00%	0.00

#### EVERYTHING CHECKING ACTIVITY

DATE	TRANSACTION DESCRIPTION	AMOUNT	DATE	TRANSACTION DESCRIPTION	AMOUNT
03/17	POS MARKET DI 155 To PIN Wexford PA	141.07	04/02	POS FRESH THYME #453 PIN CRANBERRY PA	27.98
03/18	POS MARKET DI 155 To PIN Wexford PA	16.98	04/06	POS GIANT-EAG Cranbe PIN Cranberry PA	55.91
03/20	POS MARKET DI 155 To PIN Wexford PA	115.68	04/06	FEE POS OVERDRAFT FEE	36.00
03/20	FEE POS OVERDRAFT FEE	36.00	04/07	POS FRESH THYME #453 MC CRANBERRY PA	20.21
03/24	POS FRESH THYME #453 MC CRANBERRY PA	25.53	04/07	FEE POS OVERDRAFT FEE	36.00
03/24	FEE POS OVERDRAFT FEE	36.00	04/15	ONL TRANSFER DOLLAR BANK INTERNET FROM 51674599586	750.00+
04/01	ONL TRANSFER DOLLAR BANK INTERNET FROM 41674599586	300.00+			
04/02	POS MARKET DI 155 To PIN Wexford PA	121.50			

#### NO SAVINGS ACTIVITY

#### REQUIRED DISCLOSURE OF AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT FEES	144.00	459.00
TOTAL RETURNED UNPAID ITEM FEES	.00	.00

#### NET EFFECT OF WAIVED FEES ON AGGREGATE OVERDRAFT AND RETURNED UNPAID ITEM FEES

	THIS PERIOD	YEAR TO DATE
TOTAL OVERDRAFT AND RETURNED ITEM FEES WAIVED	.00	99.00
NET TOTAL OVERDRAFT AND RETURNED ITEM FEES	144.00	360.00





PAGE 2

XXXXXX449

ACCOUNT BALANCES MAINTAINED DURING MARCH  
(CHECKING/SAVINGS MINIMUM REPRESENTS LOWEST DAILY BALANCE, CHECKING/SAVINGS AVERAGE REPRESENTS AVERAGE MONTHLY BALANCE, COMBINED AVERAGE REPRESENTS SUM OF CHECKING AND SAVINGS AVERAGES)

CHECKING MINIMUM	CHECKING AVERAGE	SAVINGS MINIMUM	SAVINGS AVERAGE	COMBINED AVERAGE
\$146.81-	\$21.89	\$0.00	\$0.00	\$21.89

PLEASE REFER TO THE ACCOUNT INFORMATION SCHEDULE FOR YOUR ACCOUNT(S) SPECIFIC REQUIREMENTS.

BANKING CARD ACTIVITY FOR MARCH

THERE ARE NO CHARGES FOR BANKING CARD USE IN MARCH

	CHECKING		SAVINGS	
	# OF USES	TOTAL CHARGED	# OF USES	TOTAL CHARGED
POINT OF SALE PURCHASE TRANSACTIONS (POS)				
-PIN-BASED PURCHASES (PIN)	10	.00		
-MASTERCARD PURCHASES (MC)	1	.00		
THE TOTAL CHARGE:	11	.00		

PLEASE NOTE: BANKING CARD ACTIVITY INCLUDES CASH WITHDRAWALS, TRANSFERS, DEPOSITS, AND INQUIRIES AT BANKING MACHINES, AND POINT OF SALE (POS) PURCHASE TRANSACTIONS. ACTIVITY IS REVIEWED BY CALENDAR MONTH, SO YOU MAY NEED TO REFER TO YOUR PREVIOUS STATEMENT FOR THE COMPLETE RECORD OF TRANSACTIONS FOR MARCH.

IF YOU MAKE A WITHDRAWAL AT A BANKING MACHINE OWNED BY ANOTHER FINANCIAL INSTITUTION, THAT INSTITUTION MAY CHOOSE TO ADD A SURCHARGE TO THE WITHDRAWAL AMOUNT. THIS IS NOT A DOLLAR BANK CHARGE, AND THEREFORE CANNOT BE WAIVED.

REFER A FRIEND AND EARN MONEY WHEN THEY OPEN AN EVERYTHING CHECKING ACCOUNT. PLUS, THEY'LL EARN MONEY NOW TOO DURING OUR SPECIAL OFFER.  
VISIT DOLLAR.BANK/400.